REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

In the Office Action, the rejection of claims 1-5, 7-14 and 16-20 under 35 USC § 103(a) as being unpatentable over Gohl (U.S. Published Patent Application No. 2002/00999942) in view of Aziz (U.S. Patent No. 5,732,137), and further in view of Tozzoli (U.S. Patent No. 6,151,588), was reasserted.

Claim 1 recites that a method of providing a casual user access to an electronic exchange via interaction with a casual access application, wherein a casual user is an individual who is required to interact with an exchange application but is not registered with an exchange security mechanism, wherein the method comprises detecting an event within an electronic exchange application which is run in the electronic exchange wherein the electronic exchange application determines that some interaction with an external application is necessary, automatically responding to the event detection by generating and transmitting an external message to the casual user containing information on accessing said casual access application, and automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user using the information. The method further comprises storing the CS-PIN in a CS-PIN holder, wherein the CS-PIN holder is independent of the casual access application and the casual user and is accessible to the casual user, and enabling the casual user access to the casual access application by the casual user using the CS-PIN.

In the rejection, it was asserted that Gohl discloses all of the elements of claim 1 except for "storing the CS-PIN in a CS-PIN holder, wherein the CS-PIN holder is independent of the casual access application and the casual user" and "detecting an event within an electronic exchange application which is run in the electronic exchange wherein the

electronic exchange application determines that some interaction with an external application is necessary." Applicants respectfully disagree with this assertion.

Gohl discloses that a client sends a request to an ID server (step 50), which sends an HTML document or applet back to the client (step 52) that works with a user password to log in the client for a session (step 54), wherein the user password can be provided to the client from the ID server via the Internet and is kept at the ID server (¶¶ [0028-0029]). After the user enters the user password, the client applet asks the ID server for a merge string (step 54), which is sent from the ID server to the client (step 56) and merged at the client with the user password (¶¶ [0031-0032]). The ID server receives the merged string and password from the client (step 58), and if authentic, the ID server informs the application server of the authentication (step 60) (¶ [0033]). The application server identifies itself to the client to begin the session (step 62), which enables the client to send information requests to the application server (step 64), and the application server can reply with requested data (step 66) (¶ 0051). Thus, in Gohl, a user receives an applet and user password from the ID server, uses the applet and user password to obtain a merge string from the ID server, merges the merge string with the user password, and submits the merged string and password to the ID server for authentication to start a session with the application server.

In the rejection, it appears that the Examiner is asserting that the ID server corresponds to the exchange application, the applet corresponds to an external message transmitted to the casual user containing information on accessing the casual access application, and the application server corresponds to the casual access application. As such, in contrast to claim 1, Gohl fails to disclose or suggest automatically responding to the event detection by generating and transmitting an external message to the casual user containing information on accessing said casual access application, and automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user.

Rather, in Gohl, the user password is not generated by the application server (i.e., casual access application) in response to the user accessing the application server. In fact, the user has no access to the application server until being authenticated by the ID server. Moreover, the user password is generated by the ID server (i.e., the exchange application)

either in response to the original request (step 50) from the user or before the user even makes the request (such as when making subsequent requests for sessions with the same password), and not in response to the user accessing the application server. Even if the merge string is considered the CS-PIN instead of the user password, it is still generated by the ID server, not the application server, in response to the user request for the merge string (step 54).

Changing the correspondence of the elements in Gohl to the recited claim elements also does not cure Gohl's deficiencies. For example, it could be asserted that the applet corresponds to the casual access application. In that case, Gohl fails to disclose or suggest enabling the casual user access to the casual access application by the casual user using the CS-PIN. Rather, the user already has access to and is using the applet before using the user password or the merge string. Gohl would also fail to disclose or suggest automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user. As discussed above, the user password is not generated in response to access of the applet, but rather it is generated in response to a request to the ID server or before even making a request for a session.

It could also be asserted that the ID server corresponds to the casual access application. In that case, Gohl again fails to disclose or suggest enabling the casual user access to the casual access application by the casual user using the CS-PIN. Rather, the user already has access to and is using the ID server before using the user password or the merge string, and thus access to the ID server is not conditional on using the user password or the merge string.

Thus, no matter what element is asserted to correspond to the casual access application, Gohl fails to disclose or suggest automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user and/or enabling the casual user access to the casual access application by the casual user using the CS-PIN.

Even if combinable with Gohl, Aziz and Tozzoli fail to cure the deficiencies of Gohl. In the rejection, Aziz is asserted to teach the admitted deficiency in Gohl of storing the CS-PIN in a CS-PIN holder, wherein the CS-PIN holder is independent of the casual access

-8-

application and the casual user, and Tozzoli is asserted to teach the admitted deficiency of Gohl of detecting an event within an electronic exchange application which is run in the electronic exchange wherein the electronic exchange application determines that some interaction with an external application is necessary.

However, like Gohl, Aziz and Tozzoli both fail to automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user and enabling the casual user access to the casual access application by the casual user using the CS-PIN. Accordingly, claim 1 is patentably distinguishable from the combination of Gohl, Aziz and Tozzoli.

Claims 2-5 and 7-8 are patentably distinguishable from the combination of Gohl, Aziz and Tozzoli by virtue of their dependence from claim 1, as well as their additional recitations. Claims 9-14 and 16-20 are also patentably distinguishable from the combination of Gohl, Aziz and Tozzoli for reasons analogous to claim 1.

Claims 6 and 15 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Gohl in view of Aziz, and further in view of Tozzoli, and further in view of Sormunen et al. (U.S. Patent No. 6,112,078). Even if combinable, Sormunen fails to cure the deficiencies of Gohl, Aziz and Tozzoli. Like Gohl, Aziz and Tozzoli, Sormunen fails to disclose or suggest automatically generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user and enabling the casual user access to the casual access application by the casual user using the CS-PIN. Accordingly, claims 6 and 15 are patentably distinguishable from the combination of Gohl, Aziz, Tozzoli, and Sormunen by virtue of their dependence from claims 1 and 14, respectively, as well as their additional recitations.
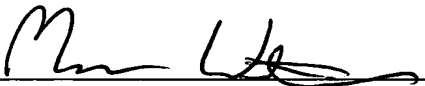
Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. §1.136 and authorize payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date ___3 / 13 / 06___   By _____

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